

Docket No. 3350-67
File No. 1158.41331X00
Client No. Risk Processing



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
GANESAN et al : Group Art Unit: 3624
Serial No. 09/749,595 : Examiner: TBD
Filed: December 28, 2000 :
For: ELECTRONIC PAYMENT RISK PROCESSING

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INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450
Sir:

January 7, 2004

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

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this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41331X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

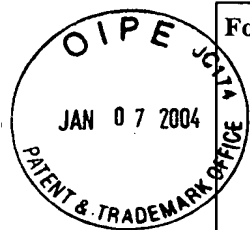
ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read 'Sterling W. Chandler', with a long horizontal flourish extending to the right.

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SWC/slk



Form PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DKT. NO.
3350-67
1158.41331X00SERIAL NO.
09/749,595
**INFORMATION DISCLOSURE STATEMENT
BY APPLICANT**

(Use several sheets if necessary)

APPLICANT
GANESAN, et al.FILING DATE
December 28, 2000GROUP
3624**U.S. PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	5,025,373	6-18-91	Keyser, Jr., et al.		
	AB	5,920,848	7-6-99	Schutzer, et al.		
	AC	6,188,994	2-13-01	Egendorf		
	AD	6,311,170	10-30-01	Embrey		
	AE	2001/0037295	11-1-01	Olsen		
	AF	5,974,146	10-26-99	Randle, et al.		
	AG	4,823,264	4-18-89	Deming		
	AH	5,710,889	1-20-98	Clark, et al.		
	AI	5,794,221	8-11-98	Egendorf		
	AJ	5,978,780	11-2-99	Watson		
	AK	6,098,053	8-1-00	Slater		
	AL	6,032,133	2-29-00	Hilt, et al.		

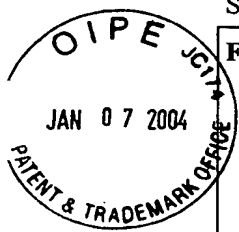
FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM						
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	5,873,072	2-16-99	Kight, et al.			
AB	6,029,150	2-22-00	Kravitz			
AC	5,884,288	3-16-99	Chang, et al.			
AD	5,966,698	10-12-99	Pollin			
AE	5,677,955	10-14-97	Doggett, et al.			
AF	5,727,249	3-10-98	Pollin			
AG	5,504,677	4-2-96	Pollin			
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AJ	5,336,870	8-9-94	Hughes, et al.			
AK	5,465,206	11-7-95	Hilt, et al.			
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Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	5,220,501	6-15-93	Lawlor, et al.			
AB	5,383,113	1-17-95	Kight, et al.			
AC	5,920,847	7-6-99	Kolling, et al.			
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